

POLICY MANUAL

**CONTAINS ALL POLICIES AND RULES AND REGULATIONS
OF THE YOUNGSTOWN COLUMBIANA ASSOCIATION OF REALTORS, INC.
REVISED AND ADOPTED BY THE BOARD OF DIRECTORS
AS OF NOVEMBER, 2001**

Approved by NAR, 2001

A professional Association is set up to accomplish certain definite purposes for its members. It therefore must be governed by certain policies, procedures and rules.

The purpose of this manual is to define the policies, procedures and rules for the functioning committees and the staff of the Youngstown Columbian Association of REALTORS, Inc.

This manual will include all Association policies that are required to support the current Bylaws of the Association and those approved policies necessary to administer the Association's day to day operations.

This manual will also include a procedural guide for all standing committees within this Association. The secondary purpose of this manual is to provide volunteer leadership and REALTOR Members with a standard guide to professionalism in the management of this Association.

INDEX

SECTION 1 OFFICERS AND DIRECTORS.....

SECTION 2 ASSOCIATION COMMITTEES.....

SECTION 3 PROFESSIONAL STANDARDS.....

SECTION 4 MEMBERSHIP POLICIES.....

SECTION 5 FINANCIAL POLICIES.....

SECTION 6 TRAVEL POLICIES.....

SECTION 7 EDUCATION POLICIES.....

SECTION 8 GOVERNMENT AND POLITICAL AFFAIRS POLICIES.....

SECTION 9 MAHONING VALLEY REALTOR POLICIES.....

SECTION 10 GENERAL POLICIES.....

SECTION 11 ELECTION OF OFFICERS AND DIRECTORS PROCEDURES.....

**SECTION 1 - OFFICERS AND DIRECTORS OF THE
YOUNGSTOWN COLUMBIANA ASSOCIATION OF REALTORS**

- (1.1) THE PRESIDENT**
- (1.2) THE PRESIDENT ELECT**
- (1.4) THE TREASURER**
- (1.5) THE CHIEF EXECUTIVE OFFICER**
- (1.6) THE IMMEDIATE PAST PRESIDENT**
- (1.7) THE BOARD OF DIRECTORS**

SECTION 1. DUTIES OF THE OFFICERS AND DIRECTORS OF THE YOUNGSTOWN COLUMBIANA ASSOCIATION OF REALTORS, INC.

(1.1) PRESIDENT

The President is the chief elected officer of the Association and is charged with the responsibility for the general direction of its affairs and to preside at all meetings. He is authorized to appoint committees, subject to the approval of the Board of Directors and is an ex-officio member of all committees (except the Nominating Committee, the Professional Standards Committee and the Grievance Committee). He is expected to perform such duties as may be assigned by the Board of Directors.

Other duties of the President are:

- 1) To serve as a Director of the Youngstown Columbiana Association of REALTORS;
- 2) To provide objective leadership and administration of the Directors, committees and volunteers of of the Youngstown Columbiana Association of REALTORS;
- 3) To delegate authority to the Executive Officer to maintain sufficient supervisory contact to create successful performance;
- 4) To represent the Youngstown Columbiana Association of REALTORS in community activities, in person or through a representative;
- 5) To implement a short term and long term program of positive action as approved by the Directors;
- 6) To analyze the Association's problems and provide appropriate solutions;
- 7) To eliminate outmoded Association policies that are different from updated NAR policies;
- 8) To encourage membership participation to the fullest;
- 9) To keep the Youngstown Columbiana Association of REALTORS free of policies and programs that are not within the prerogative of a trade association;
- 10) To provide sound fiscal leadership;
- 11) To strengthen the Association's internal committee structure;
- 12) To cooperate with the Ohio Association of REALTORS and the NATIONAL ASSOCIATION OF REALTORS in joint programs;
- 13) To become familiar with the operations and policies of the State and National Associations and attend their conventions and appropriate meetings;
- 14) To report to the Board of Directors and the membership on the affairs of the Association;
- 15) To serve as a Trustee of the Ohio Association of REALTORS representing the Youngstown Columbiana Association of REALTORS;
- 16) To become familiar with the NAR President's Leadership Manual, the Bylaws of the Youngstown Columbiana Association of REALTORS, the Policy Manual, the Rules & Regulations of the Association, and the current edition of Roberts Rules of Order.

(1.2) PRESIDENT ELECT

The President Elect shall serve in the absence of the President and familiarize himself in other duties and responsibilities of said office.

Other duties of the President Elect are:

- 1) To serve as a Director of the Youngstown Columbiana Association of REALTORS;
- 2) To keep abreast of all Association activities to aid the President;
- 3) To be aware of the short term and long term programs as approved by the Directors;

- 4) To be familiar with the Bylaws of the Youngstown Columbiana Association of REALTORS, the Policy Manual and the Rules and Regulations of the Association and Roberts Rules of Order;
- 5) To attend all meetings of the Board of Directors and any special meetings of the membership;
- 6) To serve as a Trustee of the Ohio Association of REALTORS;
- 7) To perform such duties as may be assigned by the President.

(1.4) TREASURER

The Treasurer is designated to be the custodian of the Association’s funds and ensures that those funds, the physical assets and other properties of the Youngstown Columbiana Association of REALTORS are appropriately safeguarded and administered.

Other duties and responsibilities of the Treasurer include:

- 1) To serve as a Director of the Youngstown Columbiana Association of REALTORS;
- 2) To serve as a member of the Budget and Finance Committee;
- 3) To ensure that the Youngstown Columbiana Association of REALTORS operates within the limits of the annual approved budget;
- 4) To exercise such other powers and perform such other duties as may be assigned by the President;
- 5) To keep abreast of all Association activities to aid the President;
- 6) To be aware of the short term and the long term programs as approved by the Directors;
- 7) To be familiar with the Bylaws of the Youngstown Columbiana Association of REALTORS, the Policy Manual, the Rules & Regulations of the Association and Roberts Rules of Order;
- 8) To attend all meetings of the Board of Directors and any special meetings of the membership;
- 9) To present in person (or designate a representative to present) a financial summary of the Youngstown Columbiana Association of REALTORS operations at all Board of Directors meetings and any business or special meetings of the membership;
- 10) To serve as a Trustee of the Ohio Association of REALTORS.

(1.5) CHIEF EXECUTIVE OFFICER

The Board of Directors may employ a competent person in the capacity of a Chief Executive Officer. The Chief Executive Officer shall have no conflict of interest with any person engaged in the real estate profession and may not maintain an active real estate license. The Chief Executive Officer shall take over such of the Secretary/Director’s duties as may be detailed by the Board of Directors.

Other duties and responsibilities of the Chief Executive Officer are:

- 1) To see that notices of all meetings of the Board of Directors and the general membership are issued and that minutes of such meetings are kept;
- 2) To exercise such other powers and perform such other duties as may be assigned by the President or the Board of Directors;
- 3) To keep abreast of all Youngstown Columbiana Association of REALTORS activities to aid the President;
- 4) To be aware of the short term and the long term programs as approved by the Directors;
- 5) To be familiar with the Bylaws of the Youngstown Columbiana Association of REALTORS, the Policy Manual, the Rules & Regulations of the Association and Roberts Rules of Order;
- 6) To attend all meetings of the Board of Directors and any special meetings of the membership.

(1.6) IMMEDIATE PAST PRESIDENT

The Immediate Past President shall automatically serve as an Officer/Director of the Youngstown Columbiana Association of REALTORS for one (1) additional year. In the event the Immediate Past President is not available to serve, the position will be filled in accordance with the Association's Bylaws. The primary role of the Immediate Past President is to advise the current Association leadership and make recommendations based upon the experience gained as an Association President.

Other duties and responsibilities are:

- 1) To keep abreast of all Youngstown Columbiana Association of REALTORS activities to aid the President;
- 2) To be aware of the short term and the long term programs as approved by the Directors;
- 3) To be familiar with the Bylaws of the Youngstown Columbiana Association of REALTORS, the Policy Manual and the Rules & Regulations of the Association and Roberts Rules of Order;
- 4) To attend all meetings of the Board of Directors and any special meetings of the membership;
- 5) To perform such duties as may be assigned by the President;
- 6) To serve as a Trustee of the Ohio Association of REALTORS

(1.7) THE BOARD OF DIRECTORS

The primary responsibility of the Directors of the Youngstown Columbiana Association of REALTORS is to serve as the governing body of the Association. The Directors have the authority over all committees to carry out all duties, expressed or implied, that are included within the total management jurisdiction of the Association. This responsibility is contained in the governing documents of the Association. The Board of Directors approve policies and plans which provide the framework within which major Association operations must be accomplished.

Although the Directors are responsible for the general overall management of the Association's affairs, they are not responsible for the day to day operations. This is accomplished by the Chief Executive Officer of the Association in close coordination with the elected officers and committees.

Specific duties and responsibilities of the Directors are:

- 1) To familiarize themselves with the following documents:
 - a. The Bylaws of the Youngstown Columbiana Association of REALTORS;
 - b. The Policy Manual and Rules & Regulations of the Association;
 - c. The Bylaws and Rules & Regulations of the Multiple Listing Service;
 - d. The Professional Standards Manual of NAR;
 - e. The Code of Ethics of NAR
 - f. Roberts Rules of Order
- 2) To maintain confidentiality;
- 3) To approve an annual financial plan for Association operations and cause to have such a plan published in the form of a budget;
- 4) To approve new policies as required;
- 5) To serve the best interest of the membership in all matters pertaining to the community;
- 6) To be aware of the goals and objectives established by the President of the Association;
- 7) To keep abreast of all Association activities to aid the President;
- 8) To attend all meetings of the Directors and any special meetings of the membership;
- 9) To participate in the activities of the Youngstown Columbiana Association of REALTORS;
- 10) To attend all meetings of the Ohio Association of REALTORS if appointed to serve as an OAR Trustee.

SECTION 2 - ASSOCIATION COMMITTEES

- (2.1) GUIDELINES FOR CHAIRING A COMMITTEE**
- (2.2) NOW THAT YOU'RE GOING TO CHAIR A COMMITTEE**
- (2.3) BUDGET AND FINANCE COMMITTEE**
- (2.4) PERSONNEL COMMITTEE**
- (2.5) BYLAWS AND POLICY COMMITTEE**
- (2.7) COMMUNICATIONS COMMITTEE**
- (2.9) EDUCATION COMMITTEE**
- (2.11) EQUAL OPPORTUNITY COMMITTEE**
- (2.13) LEGISLATIVE/RPAC COMMITTEE**
- (2.15) LONG RANGE PLANNING COMMITTEE**
- (2.17) MEMBER SERVICES COMMITTEE**
- (2.19) MLS COMMITTEE**
- (2.21) PROFESSIONAL STANDARDS COMMITTEE**
- (2.22) GRIEVANCE COMMITTEE**
- (2.23) MEDIATION OFFICERS**
- (2.25) SPECIAL AD HOC COMMITTEES**
- (2.27) INVESTMENT COMMITTEE**

SECTION 2 - ASSOCIATION COMMITTEES

(2.1) NOW THAT YOU'RE GOING TO CHAIR A COMMITTEE

Your appointment to chair a committee of the Youngstown Columbiana Association of REALTORS presents you with a special opportunity for service. Under your guidance the committee will work toward the goals established by the Association and thereby contribute to its continuing successful growth.

These guidelines are designed to help you in your task so that the year will be a time of accomplishment and fulfillment.

COMMITTEE CHAIRMAN

When you chair a committee a great deal depends on you. The decisions of the Board of Directors are based on the information and recommendations supplied by committees. Your committee, therefore, can do a great deal to contribute to the efficient operation of the Association, if you provide it with strong leadership.

It is your job to keep your committee productive by keeping it focused on its mission and by giving its members the encouragement and latitude they need to perform their tasks. Your committee will work best if you make your expectations clear, delegate responsibilities and expect results.

As the committee's presiding Chairman, you must be a good listener as well as a good communicator. If you put your interpersonal skills into play, inspire participation and welcome new ideas and new approaches, your committee's contribution to the Association will be significant.

WHAT YOUR COMMITTEE IS EXPECTED TO DO

The objective and responsibilities of your committee are explained in its statement of organization which is set forth in the Constitution and Bylaws of the Youngstown Columbiana Association of REALTORS. This statement should be reviewed with your committee members at the first meeting of the year and used as a permanent reference.

Your committee will also be assigned goals and objectives for the year established within the context of the Long Range Planning Committee recommendations.

MEETINGS

Regular committee meetings of the Youngstown Columbiana Association of REALTORS should be held on a regular monthly basis and should be conducted at the Association Office.

SETTING THE AGENDA

An agenda needs to be drawn up and, if possible, sent to members of your committee before the scheduled meeting date. It should include all topics to be discussed at the meeting. Any supporting or background information to further explain or detail the items on the agenda should also be included. The chairman should check with the Youngstown Columbiana Association of REALTORS, Executive Officer and the Vice Chairman to determine the agenda items.

(2.2) GUIDELINES FOR CHAIRING A COMMITTEE

The success you achieve as head of the committee will depend on your ability to preside and guide the meetings of the committee to a definite goal. The following guidelines should assist you in reaching that goal:

- * Always start the meeting on time and work with a definite agenda.
- * The reason for the meeting should be stated at the beginning briefly and clearly.
- * Make sure that committee members get all the information relating to an issue, both pro and con.
- * Keep a low profile while taking charge of the direction of the meeting.
- * Review the committee's objectives relative to the Association's objectives.
- * Keep the meeting moving. Interest lags when action lags. Get as much participation as possible.
- * Keep responses short, get to the point.
- * Speak clearly. If you can't be heard you can't exercise control.
- * Insist on order.
- * Talk to the group, not to individuals.
- * Make sure each individual taking the floor talks clearly and audibly. Sum up what the speaker has said, initiate discussion and obtain a decision.
- * Control airless discussion by recommending further study.
- * Retain control but don't stifle free comment. Invite constructive criticism and even disagreement. Ask for support. Clarify issues by obtaining a consensus then move on.
- * Don't argue with the person who has the floor. Ask questions if you disagree but remember, as the committee chairman you should remain neutral.
- * If you have a comment ask for the floor as a participant.
- * Make sure adequate minutes are kept of each meeting and that they are distributed to each committee member.
- * Attendance sheet should be filled out and turned in immediately after the meeting is called to order.
- * Motions should clearly express the committee's intentions. These suggestions can help your committee frame more effective motions.
 - 1) Entertain only one main motion at a time.
 - 2) Be sure that each motion is seconded.
 - 3) The motion should be clearly stated before discussion is begun.
 - 4) The member who makes the motion should have the first opportunity to discuss it.

- * The most common ways to vote are acclamation or voice, show of hands, rising, secret ballot and roll call.
- * The meeting should not be adjourned until the committee is satisfied that all subjects have been adequately covered.

HOW A COMMITTEE MEETING IS STRUCTURED

Following is the generally accepted sequence or order of business that is observed for a meeting:

- 1) Call the meeting to order;
- 2) Minutes of the previous meeting;
- 3) State the purpose of the meeting;
- 4) State briefly the program for the meeting;
- 5) Discuss and resolve agenda items as they appear;
- 6) New Business;
- 7) Unfinished Business;
- 8) Adjourn the meeting.

The Youngstown Columbiana Association of REALTORS gratefully acknowledges your contributions of time, talent, experience, energy and enthusiasm during this year as you chair your committee.

(2.3) BUDGET AND FINANCE COMMITTEE

This committee shall consist of the Association's current Treasurer who will be the chairman, the officers, the immediate past president and the Executive Officer. It shall be the duty of the Budget and Finance committee, under the direction of the Board of Directors, to supervise the finances of the Association and the Youngstown Columbiana REALTORS Service Corp. and to prepare annual budgets in the month of December of every year, to be presented to the Directors for approval at their first meeting in January and cause a copy of the approved budgets to be mailed to each Broker office for dissemination to all members.

The newly elected Treasurer will be a member of the Budget and Finance Committee's December meeting.

This committee shall meet at least once each quarter and report to the Directors on the financial status of the Association.

(2.4) PERSONNEL COMMITTEE

There shall be a standing Personnel Committee which shall consist of the members of the Executive Committee and three (3) other members at large. The three other members shall be appointed to staggered two (2) year terms by the President of the Association subject to confirmation by the Board of Directors.

The primary function of the Personnel Committee is to assist the Executive Officer in reviewing the salary/benefit program for all staff employees. This committee shall review the 10-Step Pay Scale annually and make any necessary cost of living increase recommendations to the Budget and Finance Committee.

This committee shall review the employee hospitalization benefit and year end holiday bonus policy annually.

This committee shall also be responsible for the yearly evaluations of the association/MLS legal counsel and accounting firm.

(2.5) BYLAWS COMMITTEE

This committee is charged with the responsibility for recommending amendments to the Association's Bylaws and the Association's Policy Manual and Rules and Regulations and other regulations as needed so that our Association can fulfill its purpose, function and obligations to its members and the Ohio and NATIONAL ASSOCIATION OF REALTORS.

The Bylaws Committee must review the Association Bylaws and Rules and Regulations at least annually for consistency and compliance with the policies, constitutions and Bylaws of both the state and national organizations and be certain that the Bylaws of the Youngstown Columbiana Association of REALTORS are clear, enforceable and practicable.

Additionally, the committee must be prepared to provide interpretation of any article or section of our governing documents when requested to do so.

(2.7) COMMUNICATION COMMITTEE

The primary function of the Communication Committee is to:

- 1) Develop realistic programs and projects to increase public awareness and respect for REALTORS and our organization;
- 2) Develop community service projects;
- 3) Prepare press promoting Association activities;
- 4) Organize a Speakers Bureau of REALTOR Members available to speak at public meetings and/or Association sponsored activities;
- 5) Assemble the Association's monthly publication, The Mahoning Valley REALTOR.

This committee shall be responsible for providing a proposed budget of income and expenses to the Budget and Finance Committee by September 1st of each year for approval by the Board of Directors for the calendar year of the committee.

(2.9) EDUCATION COMMITTEE

The primary function of the Education Committee is to promote real estate education and to assist in providing such educational opportunities to the membership of the Youngstown Columbiana Association of REALTORS.

It is the responsibility of this committee to:

- 1) Provide, plan, co-ordinate and promote all educational programs and seminars conducted by the Association;
- 2) Provide local educational programs with quality instructors;
- 3) Encourage members to continue their individual education programs in real estate;
- 4) Encourage regular attendance at educational meetings;
- 5) Co-ordinate real estate educational programs between our organization and community agencies;
- 6) Provide support for OAR's GRI programs and courses;
- 7) Promote professional designations;
- 8) Raise and allocate scholarship funds;
- 9) Provide monthly educational articles for the Association's publication, The Mahoning Valley REALTOR.

This committee shall cooperate with the Education Committee of the Ohio Association of REALTORS and other Boards in any way possible to provide educational opportunities which are consistent with the responsibilities of the committee.

This committee shall be responsible for providing a proposed budget of income and expenses to the Budget and Finance Committee by September 1st of each year for approval by the Board of Directors for the calendar year of the committee.

(2.11) EQUAL OPPORTUNITY COMMITTEE

This committee studies issues and makes recommendations for programs encouraging equal opportunity in housing.

This committee is responsible for assisting Members in understanding their obligations to give equal service to all clients and customers regardless of race, color, religion, age, sex, disability, familial status or national origin.

Committee members should be familiar with THE REALTORS GUIDE TO PRACTICE EQUAL OPPORTUNITY IN HOUSING booklet.

This committee shall be responsible for providing a proposed budget of income and expenses to the Budget and Finance Committee by September 1st of each year for approval by the Board of Directors for the calendar year of the committee.

(2.13) LEGISLATIVE COMMITTEE

The primary functions of the Legislative Committee are to:

- 1) Disseminate legislative information affecting the real estate industry and private property rights;
- 2) Educate members on legislative activity and the importance of political awareness;
- 3) Encourage Members to take an active interest in the political affairs of the local, state and federal government through analysis and suggested action on important legislation affecting the REALTOR.
- 4) Monitor government action on all levels.

This committee shall also have the duty of recommending requests to the Board of Directors for expenditure of such funds to further the candidacy of individuals for nomination or election to local, state or federal office.

RPAC COMMITTEE

The RPAC Committee shall be organized and operated for the primary purpose of collecting political contributions.

This committee should conduct an annual campaign for contributions to RPAC and utilize the RPAC materials, information and technical assistance provided by NAR for use in state and local RPAC fundraising drives. NAR's publication RPAC FUNDRAISING HANDBOOK is a useful aid.

The Legislative Committee shall be responsible for providing a proposed budget of income and expenses to the Budget and Finance Committee by September 1st of each year for approval by the Board of Directors for the calendar year of the committee.

(2.15) LONG RANGE PLANNING COMMITTEE

This committee provides continuing direction, sets objectives, identifies opportunities and threats and effectively allocates resources. This committee will consist of the past presidents and the officers of the Association. The immediate past president will be the chairman.

(2.17) MEMBER SERVICES COMMITTEE

This primary functions of the Member Services Committee are:

- 1) To study ways and means to better serve Association Members;
- 2) To suggest activities and services that would be useful to the membership;
- 3) To establish a program of discounts to members from community businesses;
- 4) To promote recognition of outstanding members;
- 5) To encourage increased membership participation in all activities of the Association;
- 6) To promote the proper use of the REALTOR logo of NAR and to assist and educate members and the public in the proper use of the marks;
- 7) To provide and monitor New Member and Broker Orientations;
- 8) To devote attention to increasing Affiliate Membership and develop a program to further involve these Members in association activities;
- 9) To be responsible for planning and supervising the arrangements for all seasonal membership functions (Installation Dinner, Holiday Party, Golf Outing, etc.);
- 10) To develop and establish Association library services; to promote and encourage the use of library resource materials by Members and to coordinate the collection development;
- 11) To keep an ongoing photo scrapbook of yearly Association functions and events.

The Member Services Committee shall be responsible for providing a proposed budget of income and expenses to the Budget and Finance Committee by September 1st of each year for approval by the Board of Directors for the calendar year of the committee.

(2.19) MLS COMMITTEE

The Multiple Listing Service (MLS) Committee will meet monthly to discuss issues pertinent to the operation of the regional MLS, CRIS and to assist the representatives of the association who serve on the Board of Directors of CRIS with background information on issues to be voted on by the CRIS Directors.

Absence from three (3) regularly scheduled meetings of the MLS Committee without an excuse deemed valid by the committee chairman shall be construed as resignation from this committee.

(2.21) PROFESSIONAL STANDARDS COMMITTEE

There shall be a Professional Standards Committee of at least twelve (12) REALTOR Members in good standing, of whom a majority shall be REALTOR Brokers. Members shall be appointed annually to staggered terms by the President of the Youngstown Columbiana Association of REALTORS subject to confirmation by the Board of Directors.

No more than two (2) REALTOR Members from any one real estate company shall serve on this committee at the same time.

The President of the Youngstown Columbiana Association of REALTORS shall annually designate the chairman of this committee.

The function of the Professional Standards Committee is to enforce the Code of Ethics of the NATIONAL ASSOCIATION OF REALTORS and to handle the arbitration of business disputes.

Members of the Professional Standards Committee shall be selected to serve on hearing panels as required to hear matters of alleged unethical conduct by Association Members or to provide arbitration as requested.

Committee members should be knowledgeable of the following documents:

- 1) The Code of Ethics of the NATIONAL ASSOCIATION OF REALTORS
- 2) Code of Ethics and Arbitration Manual
- 3) Interpretations of the Code of Ethics
- 4) The Bylaws of the Association
- 5) The Association's Policy Manual and Rules and Regulations
- 6) OAR and NAR Constitution and Bylaws
- 7) Professional Standards Training Manual

A secondary function of the Professional Standards Committee is to educate the membership on the meaning and interpretation of the Code of Ethics and to assist the Member Services Committee with the conduct of the Code of Ethics portion of the Association's Orientation Course for new members.

If possible, a member should have had previous experience as a member of the Youngstown Columbiana Association of REALTORS Grievance Committee in order to be appointed to the Professional Standards Committee.

MANDATORY TRAINING IS REQUIRED YEARLY.

(2.22) GRIEVANCE COMMITTEE

There shall be a standing Grievance Committee of at least five (5) Association Members in good standing, of whom a majority shall be designated REALTOR Brokers. Members of this committee shall be appointed annually to staggered three (3) year terms by the President of the Youngstown Columbiana Association of REALTORS subject to confirmation by the Board of Directors.

The President shall annually designate the chairman of this committee.

No more than one (1) REALTOR Member from any one real estate company shall serve on this committee at the same time.

The Grievance Committee functions like a Grand Jury to review complaints from either Association Members or the public and requests for arbitration and to judge the merits of the complaint. If a complaint is appropriate, the committee shall refer the matter to the Professional Standards Committee for an ethics or arbitration hearing.

The committee meets at the call of the chairman regarding complaints which require committee consideration.

Committee members should be thoroughly familiar with the following documents:

- 1) The Code of Ethics of the NATIONAL ASSOCIATION OF REALTORS
- 2) The Code of Ethics and Arbitration Manual (NAR)
- 3) Interpretations of the Code of Ethics
- 4) The Bylaws of the Association
- 5) The Association's Policy Manual and Rules and Regulations
- 6) The Professional Standards Training Manual

MANDATORY TRAINING IS REQUIRED YEARLY.

(2.23) MEDIATION OFFICERS

There shall be a standing panel of mediation officers of no more than four (4) REALTOR Members, appointed by the President for staggered three (3) year terms.

Any individual serving as a Mediation Officer shall have had extensive, prior experience on the Association's Grievance Committee, the Professional Standards Committee and/or the Board of Directors.

It is recommended that the Mediation Officer not serve concurrently as either an officer or director of the Youngstown Columbiana Association of REALTORS or as a member of the Association's Grievance Committee.

(2.25) SPECIAL AD HOC COMMITTEES

The President shall appoint, subject to the confirmation of the Board of Directors, such special committees as he may deem necessary.

(2.27) INVESTMENT COMMITTEE

It shall be the primary responsibility of the Investment Committee to oversee the stock and mutual fund investments of the Youngstown Columbiana Association of REALTORS and the Youngstown Columbiana REALTORS Service Corp. Committee members would initially be appointed to staggered two and three year terms. Each year the association's current elected Treasurer would automatically be appointed to this committee for a three year term. The President shall have the option to appoint additional members to this committee yearly with the size of the committee not to exceed eight members.

SECTION 3 - PROFESSIONAL STANDARDS

- (3.1) ARBITRATION FILING FEE**
- (3.2) INTERBOARD ARBITRATION FILING FEE**
- (3.3) ETHICS APPEAL FILING FEE**
- (3.4) ARBITRATION ESCROW ACCOUNT**
- (3.5) TAPE RECORDINGS OF ETHICS AND ARBITRATION HEARINGS**

SECTION 3 - PROFESSIONAL STANDARDS

(3.1) ARBITRATION FILING FEE

A \$250.00 filing fee must accompany any request for arbitration with \$50.00 of the filing fee of both parties to a dispute being non-refundable. The \$50.00 portion shall be retained by the association in the event that after a request for arbitration has been reviewed by the Grievance Committee and has been forwarded on to the Professional Standards Committee for a hearing, the dispute is 1) settled or withdrawn prior to receiving the filing fee of the respondent; 2) resolved in voluntary mediation; 3) settled prior to or during the hearing; or 4) withdrawn by the complainant prior to the hearing. The disposition of the remaining \$200.00 of the filing fee to any prevailing party or the disposition of the filing fee to each party should the award rendered by an amount other than that requested by any of the parties, shall be determined by the arbitrators.

(3.2) INTERBOARD ARBITRATION FILING FEE

A \$100.00 deposit must accompany any request for interboard arbitration.

(3.3) ETHICS APPEAL FILING FEE

A \$100.00 fee is charged to any Member requesting an Ethics appeal.

(3.4) ARBITRATION ESCROW ACCOUNT

If an award has been rendered, the non-prevailing party must within ten (10) days following receipt of the award, deposit the funds with the Chief Executive Officer to be held in a special Association escrow account maintained for this purpose. Failure to satisfy the award or to deposit the funds with the Association within this time period may be considered a violation of Membership duty and may subject the Member to disciplinary action at the discretion of the Board of Directors.

Any interest accrued from the escrowed funds shall become the property of the party to whom the funds are ultimately released by the Association.

(3.5) TAPE RECORDINGS OF ETHICS AND ARBITRATION HEARINGS

Consistent with the recommendations of the NATIONAL ASSOCIATION OF REALTORS and Association legal counsel, the Youngstown Columbiana Association of REALTORS will regularly tape record ethics and arbitration hearings. All parties to these hearings will be apprised of the tape recording. Hearing tapes are confidential and will be retained as part of the case file only until expiration of the time of all appeals, or until a date when any sanction or award imposed by the Association has been completed, and then will be erased. All tapes are the exclusive property of the Youngstown Columbiana Association of REALTORS. The Association tape recording shall be considered the official record of the proceeding. Copies of any tape recording or any transcript prepared from any tape recording of a hearing are to be used only for the purpose of appeals. Any party to a hearing has the right to obtain a copy of the official tape recording subject to payment of the Association's duplicating costs and duplication will be conducted under the supervision of the Association. Unauthorized use of tape recordings or transcripts other than for purposes of appeals may be construed as a violation of Article 15.

SECTION 4 - MEMBERSHIP POLICIES

- (4.2) MEMBERSHIP CHANGES**
- (4.4) TRANSFER STATUS**
- (4.6) REINSTATEMENT STATUS**
- (4.7) FORMER REALTOR MEMBER AS NEW APPLICANT**
- (4.9) APPLICATION FOR REALTOR MEMBERSHIP**
- (4.10) 90 DAY PROVISIONAL MEMBERSHIP**
- (4.11) CERTIFICATION BY DESIGNATED REALTOR**
- (4.13) DUES AND ASSESSMENTS**
- (4.14) AFFILIATE MEMBER ADDITIONAL REPRESENTATIVES**
- (4.15) SENIOR MEMBERSHIP**
- (4.17) ASSOCIATION MEMBER SERVICES**
- (4.19) AFFILIATE MEMBER SERVICES**
- (4.21) BRANCH OFFICES**
- (4.23) IDENTIFICATION OF MEMBERS**
- (4.25) CONFIDENTIALITY OF MEMBERSHIP FILES**
- (4.27) SEXUAL HARASSMENT POLICY**
- (4.28) SEXUAL HARASSMENT COMPLAINT PROCEDURES**
- (4.30) DEFENSE AND INDEMNIFICATION OF OFFICERS AND DIRECTORS**

SECTION 4 - MEMBERSHIP POLICIES

(4.2) MEMBERSHIP CHANGES

All Designated REALTORS or managers shall notify the Association Office in writing of any changes to their licensed sales staff within thirty (30) days of such change.

(4.4) TRANSFER STATUS

A REALTOR Member whose license is returned to the Ohio Division of Real Estate and is then placed with another Member Broker shall be considered a "Transfer" if the license is placed with the Member Broker by a date WITHIN 15 WORKING DAYS from the date it was previously returned to the Division.

The fee for "Transfers" shall be determined by the Board of Directors.

The Member Broker who accepts the license of a "Transfer" shall be responsible for payment of the necessary fee. The date of the invoice for such fee shall be the date the license was placed with the Member Broker and the time limits pertaining to late fees shall commence with the date of the invoice.

The Association will accept payment from the individual REALTOR and will credit the Member Broker for that payment, but that Member Broker remains liable for that fee should the individual REALTOR fail to pay within the specified time limit.

(4.6) REINSTATEMENT STATUS

A REALTOR Member whose license is returned to the Ohio Division of Real Estate and is then placed with a Member Broker shall be considered a "Reinstatement" if the license is placed with the Member Broker by a date more than fifteen (15) working days but NO LATER THAN TWENTY-FOUR CALENDAR MONTHS from the date it was previously returned to the Division.

Reinstatements shall not become effective until approved by the Directors following review for compliance with the Association's Bylaws.

The fee for "Reinstatement" shall be determined by the Board of Directors.

The Member Broker who accepts the license of a "Reinstatement" shall be responsible for payment of the necessary fee. The date of the invoice for such fee shall be the date the license was placed with that Member Broker and the time limits pertaining to late fees shall commence with the date of the invoice. The Association will accept payment from the individual REALTOR and will credit the Member Broker for that payment, but the Member Broker remains liable for that fee should the individual REALTOR fail to pay within the specified time limit.

(4.7) FORMER REALTOR MEMBER AS NEW APPLICANT

A former REALTOR Member whose license is returned to the Ohio Division of Real Estate and is then placed with a Member Broker MORE THAN TWENTY-FOUR CALENDAR MONTHS from the date it was previously returned to the Division shall be considered a "New Applicant" and that applicant shall be required to comply with all Bylaws provisions and Association policies pertaining to New Member Applicants.

(4.9) APPLICATION FOR MEMBERSHIP

Each REALTOR Member application shall have a copy of their real estate license attached or a letter from the Division of Real Estate acknowledging that the person is licensed. A \$125.00 application fee is charged.

(4.10) 90 DAY PROVISIONAL MEMBERSHIP PROCEDURES

The new membership procedures of the Youngstown Columbiana Association of REALTORS reduces the time required to achieve REALTOR status and also provides candidates for membership with comprehensive Association services on a "PROVISIONAL" * basis. (*Provisional is defined as a maximum 90 day period beginning with the date of application.)

TO ACQUIRE COMPREHENSIVE ASSOCIATION SERVICES ON A PROVISIONAL BASIS, A CANDIDATE FOR MEMBERSHIP MUST:

- 1) Complete and return an application form with a copy of license attached;
- 2) Pay a \$125.00 application fee to the Youngstown Columbiana Association of REALTORS;
- 3) Pay a \$25.00 application fee to the Ohio Association of REALTORS;
- 4) Pay local prorated monthly from the date of application; pay state and national dues pro-rated quarterly from the date of application.

TO MAINTAIN REALTOR STATUS A CANDIDATE MUST COMPLETE THE FOLLOWING STEPS WITHIN NINETY (90) DAYS FROM THE DATE OF APPLICATION:

- 1) Complete the steps outlined for provisional membership;
- 2) The applicant must be approved by the Board of Directors;
- 3) Attend a mandatory new member orientation class;

REMEMBER

- * It is the responsibility of the Broker to notify the Association Office of any new agents or transferees (agents from outside the Association's jurisdiction) within thirty (30) days of the licensee associating with the Broker.
- * If steps for provisional membership are not initiated, the amount the Broker is assessed for a non member licensee will increase for each non member sales associate whose license remains with said Broker.
- * After thirty (30) days from the date of a new sales agent's licensing or thirty (30) days from the date of an agent's transfer a Broker with new agents or transferees who has not notified the Association Office of these agents will be fined \$25.00 per month.
- * If a candidate obtains provisional membership and does not complete the required steps for membership within ninety (90) days from the date of application, all Association services and REALTOR status shall be terminated at the discretion of the Board of Directors.

(4.11) CERTIFICATION BY DESIGNATED REALTOR

On or before the 1st day of December each year “Designated REALTOR” Member (Broker) of the Youngstown Columbiana Association of REALTORS is required, as per the Bylaws, to submit to the Association Office a copy of the form prescribed by the Superintendent of the Ohio Division of REALTORS listing all individuals licensed with the “Designated REALTOR’s” firm(s) located within the state of Ohio and the membership status of these individuals.

FAILURE TO SUBMIT THIS FORM TO THE ASSOCIATION OFFICE BY DECEMBER 1ST WILL SUBJECT THE DESIGNATED REALTOR MEMBER TO A \$25.00 SERVICE CHARGE.

(4.13) DUES AND ASSESSMENTS

In accordance with Article X of the Bylaws of the Youngstown Columbiana Association of REALTORS the following will be the dues and assessments schedule to be adhered to for 2002:

Dues:

REALTOR Members	\$197.00 (local)
Affiliate Members	200.00 (one contact)
Additional Affiliate Contacts	20.00 (each additional contact)
Public Service Members	75.00
Secondary Members	168.00
Honorary Members	-0-
Student Members	25.00
OAR	88.00
NAR	64.00

All dues will be prorated in accordance with the Association’s Bylaws.

NAR Assessment (not prorated) for fiscal year 2002 shall be:

REALTOR Members	\$20.00
-----------------	---------

Application fees for fiscal year 2002 shall be:

REALTOR Members	\$125.00
Affiliate Members	125.00
Public Service Members	75.00
Secondary Members	125.00
Honorary Members	-0-
Student Members	25.00
Primary to YCAR Primary	75.00

Miscellaneous Membership fees for fiscal year 2002 shall be:

Transfer Fee	\$25.00
Reinstatement Fee	35.00
Non-Member Sales Associate	369.00

(4.14) AFFILIATE MEMBER ADDITIONAL REPRESENTATIVES

Affiliate Membership dues of \$200.00 a year entitles an Affiliate Member Company to one primary representative and one association mailing. Only the primary representative receives a copy of *The Mahoning Valley REALTOR*, the association's monthly REALTOR publication. Additional representatives for and additional mailings to an Affiliate Member company are available at \$25.00 per representative per year.

(4.15) SENIOR MEMBERSHIP

Any Member who is 70 years of age with 30 years of active service in the association at the time of annual payment for the current dues year can qualify for Senior Membership and will only be required to pay state and national dues and any other applicable assessments. Local Association dues will be waived.

(4.17) ASSOCIATION MEMBER SERVICES

All active REALTOR Members of the YCAR shall have access to and use of all Association services including purchase of all resale items at a cost not to exceed the Association's approximate cost plus 10%.

(4.18) NON-ASSOCIATION MEMBER SERVICES

All Association and Ohio Association of REALTORS forms shall be available for purchase by Non-Association Members at a cost not to exceed approximate cost plus 50%. (12/94).

(4.19) AFFILIATE MEMBER SERVICES

Affiliate Members may have access to comparable information and any other services provided by the Association. Purchase of the comparable information may be made on a cash basis only.

(4.21) BRANCH OFFICES

Any Broker Member of the Association setting up a branch office must pay a \$50.00 fee to offset administrative costs.

(4.23) IDENTIFICATION OF MEMBERS

Members may be requested to show their membership identification card prior to being granted any Association service.

(4.25) CONFIDENTIALITY OF MEMBERSHIP FILE

Information in the membership files maintained by the Association Office shall be deemed confidential and shall not be made available to Members or others except to the extent required for proper administration of the Association or for the purpose of Professional Standards sanctions, and then, only upon authorization of the Executive Officer, except that a Member may review their own file.

(4.27) SEXUAL HARASSMENT POLICY

Sexual harassment is illegal conduct and is contrary to the policy of the Youngstown Columbiana Association of REALTORS. Each employee and member is responsible for assuring that he or she does not engage in sexual harassment or any conduct which could be viewed as sexual harassment.

Sexual harassment includes:

- a) Unwelcome sexual advances.
- b) Unwelcome requests for sexual acts or favors.
- c) Other verbal or physical conduct that has the purpose or effect of unreasonably interfering with an individual's work performance by creating an intimidating, hostile or offensive working environment.
- d) No employee will be subject to sexual advances, conduct or requests, either verbal or physical. Submitting to or tolerating such advances or requests will never be considered or form the basis for making any employment decision, nor shall submission or toleration be a term or condition of employment; similarly, refusal to submit to or tolerate sexual harassment shall not operate to the disadvantage of any employee. Such advances interfere with an individual's work performance and will not be tolerated by the Youngstown Columbiana Association of REALTORS.

(4.28) SEXUAL HARASSMENT COMPLAINT PROCEDURE

Any employee who believes he or she has suffered sexual harassment by any other employee or by any member of the Youngstown Columbiana Association of REALTORS or by any guest or visitor of the Association, must bring the problem to the attention of:

- 1) The Chief Executive Officer
- 2) Or the President of the Association

The complaint does not have to be in writing, however, it is helpful if details of dates, times, places and witnesses, if any, to the harassment alleged can be provided.

All complaints will be investigated promptly and with the strictest confidentiality possible and complainant and the accused will be provided full opportunity to tell their side of the story. Witnesses interviewed will be provided only such information as is necessary to elicit from their observations any relevant information.

Disciplinary action against anyone found to have sexually harassed someone in the employ of the Youngstown Columbiana Association of REALTORS may include documented verbal warning, written notation in the employment file, suspension or dismissal, depending on the gravity of the incident when the transgressor is a Youngstown Columbiana Association of REALTORS by the Chief Executive Officer with concurrence of the Executive Committee of the Association of REALTORS.

Discipline against a member found to have sexually harassed a Youngstown Columbiana Association of REALTORS may include documented verbal warning from the President of the Youngstown Columbiana Association of REALTORS, written warning maintained in the Youngstown Columbiana Association of REALTORS files or suspension from membership in the Youngstown Columbiana Association of REALTORS or from participation in the Multiple Listing Service, following a due process hearing by the Executive Committee of the Youngstown Columbiana Association of REALTORS and the advice of legal counsel.

continued on next page

SEXUAL HARASSMENT POLICY continued

It is contrary to Association policy for retaliation against any employee who files a charge of sexual harassment. All possible steps will be taken to eliminate the possibility of retaliation resulting from the filing of a complaint.

In the event a complaint of sexual harassment is found to be totally and completely without basis, appropriate disciplinary measure may be taken against the employee who brought the complaint.

While this is in no way intended to discourage employees who believe they have been the victim of sexual harassment from bringing a complaint, the Youngstown Columbiana Association of REALTORS recognizes that a charge of sexual harassment can cause serious damage to the personal reputation and professional career of the accused.

(4.30) DEFENSE AND INDEMNIFICATION OF OFFICERS AND DIRECTORS

In the event of suit or claims in which one or more current or past Officers or Directors or employees of the Association are named as a result of their status as such or decisions or actions taken in good faith and reasonably understood to be within the scope of their authority or employment during their term as such, the Association shall, directly or through insurance secured for the benefit of such Officers and Directors and employees, secure counsel to act on behalf of and provide a defense for such Officers, Directors and employees; pay reasonable defense expenses incurred in advance of final disposition of such case; and indemnify such assessed or incurred as a result of any such claim, suit or action.

The Board of Directors, in order to comply with this policy, may obtain insurance coverage, cost of such coverage to be borne by the Association.

SECTION 5 - FINANCIAL

- (5.1) BILLING SERVICE**
- (5.2) MINIMUM CHARGE**
- (5.3) CREDIT LIMIT**
- (5.4) RETURNED CHECKS**
- (5.5) DELINQUENT OFFICE ACCOUNTS**
- (5.8) ASSOCIATION CREDIT CARD**
- (5.9) TRANSFER ASSOCIATION MONEY TO HIGHER INTEREST BEARING ACCOUNT**
- (5.10) REFUNDS**
- (5.11) CONTRACTS**
- (5.12) TRAVEL COSTS**
- (5.13) EXPENSE REPORTS**
- (5.14) PER DIEM RATES/MILEAGE**
- (5.15) MEMBERSHIP MAILING LABELS/ LASER ROSTER / DISKETTE ROSTER**
- (5.17) LOWER LEVEL ASSOCIATION TRAINING/MEETING ROOM**
- (5.18) COMPARABLE BOOKS**
- (5.19) BUILDING FUND**
- (5.21) RPAC SILENT AUCTION ITEM PAYMENT**
- (5.23) INVESTMENT POLICY**

SECTION 5 - FINANCIAL

(5.1) BILLING SERVICE

Billing service is provided by the Association to each Broker member. No agent may charge supplies to their office unless the Broker provides a notice to the Association stating otherwise.

(5.2) MINIMUM CHARGE

The minimum amount that can be charged is \$4.00 (four dollars).

(5.3) CREDIT LIMIT

A \$100.00 credit limit will be extended to any one Broker. The account must be paid within 30 days or no more credit can be extended.

(5.4) RETURNED CHECKS

There will be a \$25.00 service charge on checks returned to the Association Office by the bank for non-sufficient funds. Checks are not to be redeposited. Issuer is to replace the amount of the check and \$25.00 fee with cash, money order or bank check within 5 business days.

(5.5) DELINQUENT OFFICE ACCOUNTS

Any office account that is 30 days past due will be put on CASH ONLY basis until the account has been brought current. Amounts over thirty (30) days past due are subject to a 1.8% per month finance charge.

(5.8) ASSOCIATION CREDIT CARD

The Executive Officer of the Association will be provided with an Association Credit Card.

(5.9) TRANSFER ASSOCIATION MONEY TO HIGHER INTEREST BEARING ACCOUNT

The Executive Officer and the Association's Treasurer can move money to higher interest bearing accounts as they come due.

(5.10) REFUNDS

There will be no refund of Association dues except at the discretion of the Board of Directors of the Youngstown Columbiana Association of REALTORS.

5.11) CONTRACTS

All obligations, financial or otherwise, to initiate contracts and purchases for the Association must be approved by the Association President or the Executive Officer. Any contracts over \$500.00 must have two (2) signatures of Officers of the Association.

(5.12) TRAVEL COSTS

All travel priorities are approved in the budget or by special arrangements by the Board of Directors.

(5.13) EXPENSE REPORTS

Expense reports for staff and Members must be submitted to the Executive Officer on a monthly expense report form by the end of each month. Receipts are required on all items.

(5.14) PER DIEM RATES AND MILEAGE

Per diem rates and mileage for Association travel will be determined annually by the Budget and Finance Committee and approved by the Board of Directors.

(5.15) MEMBERSHIP MAILING LABELS / LASER ROSTER / DISKETTE ROSTER

Requests for membership roster or mailing labels by both association members and non-members shall be in writing stating reason for request and must be approved by Executive Officer. Requestor must sign a "Restricted Rights" agreement.

Labels: Membership in alphabetical order or in zip code order \$35 members / \$75 non-members;

Laser roster: containing company name, address, phone #, broker name, listing individual sales agents names, phone #s per company \$35 members / \$75 non members;

Diskette: membership roster on diskette \$70 members / \$150 non-members.

(5.17) LOWER LEVEL ASSOCIATION TRAINING/MEETING ROOM

The Association's lower level meeting room is available for rent to Association Members only. The cost to rent room for 2 hours (minimum) is \$25.00 which includes coffee; \$10.00 for each additional hour or any part thereof. Renters are not to use the parking spaces on the south side of the association building. Association phones are to be used for emergency purposes only. Room is available to rent during normal association office week day work hours. Pop is available to purchase at \$.50 a can. The room is expected to be left in the condition in which it was found.

(5.18) COMPARABLE BOOKS

Comparable books are available for purchase by Association Members only. THE NATIONAL ASSOCIATION OF REALTORS guidelines state this is an Association service.

(5.19) BUILDING FUND

Beginning at the end of 1993 and each year end after that, the Youngstown Columbiana Association of REALTORS will allot \$3,000 to the Building Fund to be either taken from excess revenue or reserve funds. 10/93

(5.21) RPAC SILENT AUCTION ITEM PAYMENT

The top bidder of any item(s) in the RPAC Silent Auction must pay for the item(s) by cash or check at the end of the auction event. No billing and/or credit will be extended.

(5.23) INVESTMENT POLICY

The Budget and Finance Committee, with approval of the Board of Directors, shall determine annually the amount of money needed to meet the current year's operational needs and shall invest this money in liquid investment vehicles such as checking accounts, savings accounts, certificates of deposits, money market funds and sweep accounts so as to maximize the return on this money.

Recognizing that adequate reserve funds must be maintained by the Association for special projects; emergency expenses; and for the purpose of continuing to provide essential Member Services during periods of reduced income, it is the goal of the Youngstown Columbiana Association of REALTORS to maintain reserve funds in an amount equal to at least 50% of the Association's annual operating budget.

It is also recommended that a separate reserve account be established for a future Association headquarters building.

The Investment Committee, with the approval of the Board of Directors, shall invest these reserves in investment vehicles that are anticipated to bring in a higher rate of return,, such investments to be considered less liquid and of a higher risk.

The Board of Directors shall act in a prudent manner with any investment funds and may employ one or more investment managers to assist in the placement of these funds.

The following types of instruments are expressly approved for investment purposes:

Securities:

Publicly traded common stocks listed on all major U. S. stock exchanges.
SEC registered mutual funds.

Bonds:

Investment grade bonds and U. S. Treasuries.

SECTION 6 - TRAVEL POLICIES

- (6.1) TRAVEL COSTS**
- (6.2) REQUIRED MEETINGS**
- (6.3) DESIGNATED TRAVELERS**
- (6.4) EXECUTIVE OFFICER EXPENSE**
- (6.5) TRUSTEE EXPENSE**

SECTION 6 - TRAVEL POLICIES

(6.1) TRAVEL COSTS

All travel priorities have been approved and are listed here as follows:

(6.2) REQUIRED MEETINGS

The following is a list of the State and National meetings for which Association representation is important, the normal month for the meeting and the “Designated Travelers” for that meeting:

NAR:

	MEETING	DATE	DESIGNATED TRAVELER
1)	Washington Legislative	April	CEO; President; Legislative Chairman
2)	EO Seminar	May	CEO; Assistant EO
3)	Annual Convention	November	CEO; Pres.; Pres.-Elect
4)	RPAC Fundraising, WA, DC	December	RPAC Chairman

OAR:

1)	Inaugural Meetings	January	CEO; Pres.; Pres.-E; Treasurer; RPAC & Legislative Chairman Trustees
2)	Legislative Conference	March	CEO; President; Pres.-E; Legislative Chair; RPAC Chairman
3)	Spring Meetings	May	CEO; Pres.; Pres.-E; Treasurer; RPAC & Legislative Chairmen Trustees
4)	CEO Symposium	August	CEO; President-Elect
5)	Annual Convention	September	CEO; Pres.; Pres.-E; Treasurer; RPAC & Legislative Chairmen Trustees
6)	Spokesperson Training	Varies	CEO; President-Elect
7)	Leadership Orientation	December	CEO, Pres.-Elect Optional; New Committee Chairman (Legislative, Education, Eq Op, Member Service, Communications) Registration fee only reimbursed to committee members.
8)	Professional Stds Workshop	December	CEO; Pres.-Elect Opt; PS Chairman Registration fee only reimbursed to committee chairman.
9)	EO Seminar	June	CEO; Assistant EO

(6.3) DESIGNATED TRAVELERS

Designated Travelers to In-State (Ohio) meetings, other than the Chief Executive Officer, will be reimbursed:

- 1) hotel room expense (only for as many nights as necessary) with copy of hotel bill;
- 2) registration fees* (as required);
- 3) ticketed events* (as required);
- 4) up to \$50.00 per day with receipts for meals; (1/01/02)
- 5) mileage @ \$.34.5 per mile to cover use of vehicle, gasoline and parking. (9/01/02)
(See Section 6.5 Trustees).

Designated Travelers to Out-of-State meetings, other than the Chief Executive Officer, will be reimbursed:

- 1) hotel room expense (only for as many nights as necessary) with copy of hotel bill;
- 2) registration fees* (as required);
- 3) ticketed events* (as required);
- 4) gasoline to and from meeting site or airport (with receipts);
- 5) toll road fees (with receipts);
- 6) parking fees at meeting site, hotel site or airport (with receipts);
- 7) taxi, limo, shuttle fares (with receipts);
- 8) tips;
- 9) air travel when necessary;
- 10) up to \$50.00 per day with receipts for meals. (9/01/02)

*Fees paid directly by association.

An Association expense report with a copy of hotel bill and any other required receipts attached must be signed by the Designated Traveler and submitted to the Association for approval by the Treasurer and the Chief Executive Officer in order for travel expenses to be reimbursed immediately following each meeting.

CLAIMS FOR REIMBURSEMENT MUST BE SUBMITTED TO THE EXECUTIVE OFFICER WITHIN THIRTY (30) DAYS FOLLOWING THE COMPLETION OF THE MEETING FOR WHICH THE CLAIM IS MADE. CLAIMS SUBMITTED PAST THIRTY (30) DAYS WILL NOT BE PAID.

(6.4) CHIEF EXECUTIVE OFFICER

The Chief Executive Officer is to be covered as above with these exceptions: travel expenses to include car allowance and mileage as defined in the contract for this position and the per day* rate for meals for all trips in or out-of-state will be \$50.00.

The Association Treasurer will approve all expenses of the Chief Executive Officer.

(6.5) TRUSTEES

If a "Designated Traveler" is traveling as a "Trustee" only to OAR meetings, he or she is entitled to one (1) night's stay, mileage reimbursement @ \$.34.5 per mile to cover the use of their vehicle, gasoline and parking fees and the per diem of up to \$50.00 with receipts for meal expenses. If a traveler is serving in a dual capacity as a Trustee and a committee chairman or officer, the one (1) night's stay and the per diem of up to \$50.00 per diem with receipts for meal expense will be charged to the Trustee account and not be duplicated. The balance of the room expenses plus up to \$50.00 per day* (with receipts) for meal expense will be charged to the other account for which the traveler is representing. (01/01/02)

NOTE: (* per day is defined as the amount of days away NECESSARY per trip).

(6.6) TRAVEL EXPENSES

NOTE 1: The Chief Executive Officer is only responsible for making the travel arrangements of the "Designated Travelers".

NOTE 2: Designated Travelers are responsible for payment of their travel expense and will be reimbursed for their expenses upon completion of each meeting.

NOTE 3: Only convention room rates and applicable taxes are covered by the Association. Not covered are long distance phone calls, movie rentals, bar bills, room service. Arrangements should be made with the hotel to have these items paid for by the person responsible at check-out.

If using express check-out, the Association will deduct any of the above not covered items from your reimbursed expense money.

NOTE 4: While each "Designated Traveler" is entitled to their own single room when staying away overnight, every effort should be made to share, when practical, in order to conserve expenses. The room expenses will be divided evenly to the appropriate accounts of the "Designated Travelers". When the person sharing is someone other than a "Designated Traveler" the amount of the difference between a single room and a double room will be passed on to the individual (i.e. spouse, fellow REALTOR, relative, friend, etc.) with the "Designated Traveler".

NOTE 5: Designated Travelers are encouraged to make every effort to "car pool" whenever possible when traveling in order to save on mileage expense.

NOTE 6: At all times the hotel where the meetings are being held should be the #1 choice for reservations, the next closest should be #2 and so on, in order to save on transportation and for safety reasons.

NOTE 7: The Legislative Chairman and RPAC Chairman will attend their respective meetings to which they are "Designated Travelers". All other "Designated Travelers" to these same meetings (i.e. Officers) will cover all other OAR Committee meetings.

SECTION 7 - EDUCATION

(7.1) ACCREDITED COURSES

(7.2) REPLACEMENT OF CONTINUING EDUCATION CERTIFICATES

(7.3) PAYMENT

SECTION 7 - EDUCATION

(7.1) ACCREDITED COURSES

All courses and seminars offering continuing education credits must be administered in accordance with the Ohio Division of Real Estate regulations.

No approved entity shall certify to the attendance of a person who was not physically present during at least ninety (90) percent of the course time. All offerings must be successfully completed. If you arrive at a seminar late or leave a seminar early, you will not receive continuing education credit. NO EXCEPTIONS.

(7.2) REPLACEMENT OF CONTINUING EDUCATION CERTIFICATES

There will be a \$5.00 charge for replacement of any Continuing Education Credit certificate from the Association.

(7.3) PAYMENT

No pre-payment of continuing education courses will be made in advance without the approval of the Executive Officer.

SECTION 8 - GOVERNMENT AND POLITICAL AFFAIRS

(8.1) CANDIDATES/ISSUES/POSITIONS

(8.2) REPRESENTATION

(8.3) NAR AND OAR SUPPORT

SECTION 8 - GOVERNMENT AND POLITICAL AFFAIRS

(8.1) CANDIDATES/ISSUES/POSITIONS

The Legislative Committee may recommend an endorsement, support or opposition on an issue or candidate through the following process: A motion is approved by the Committee and presented to the Board of Directors via the committee for consideration.

(8.2) REPRESENTATION

No members of the Legislative Committee may represent themselves as representing the Youngstown Columbiana Association of REALTORS opinion or position in public testimony, written or oral communication, with any governmental agency or representative or any segment of the media, without prior approval of the Board of Directors and/or vote by the general membership.

(8.3) NAR AND OAR SUPPORT

Those subjects calling for expedient action that are within current OAR or NAR policy statements (i.e. Red Alerts, Call For Action) may be appropriately responded to without the Board of Directors action when time does not allow it. In the event the Association has taken a prior position not in support of OAR or NAR policy on a specific subject, no action may be taken without the approval of the Directors.

SECTION 9 - MAHONING VALLEY REALTOR

(9.1) APPROVAL OF CONTENTS

(9.2) DEADLINE FOR MATERIAL

(9.3) FULL PAGE AD

(9.4) COST OF ADS

(9.5) RESTRICTED ADS

SECTION 9 - MAHONING VALLEY REALTOR

(9.1) APPROVAL OF CONTENTS

All editorial and ad materials submitted to the Mahoning Valley REALTOR are subject to the approval of the Executive Officer and the Editors.

(9.2) DEADLINE FOR MATERIAL

All editorial material from outside the Mahoning Valley REALTOR staff must be submitted according to the schedule.

(9.3) FULL PAGE AD

All full page ads must be camera ready and submitted to the staff.

(9.4) COST OF ADS

Full page ad fees are determined during the budget process.

(9.5) RESTRICTED ADS

Ads which solicit agents. Ads advertising other Member's listings may be published only after receipt of prior written approval of the original listing broker. All ads are subject to the editorial approval of the Mahoning Valley REALTOR and/or the Executive Officer.

SECTION 10 - GENERAL POLICIES

- (10.1) CONFIDENTIALITY OF DIRECTORS**
- (10.2) RECORDS RETENTION**
- (10.3) REVIEW OF ASSOCIATION COUNSEL AND ACCOUNTING FIRM**
- (10.5) PRESIDENT'S GIFT**
- (10.7) MEMORIALS**
- (10.9) OFFICIAL CORRESPONDENCE**
- (10.11) TELEPHONE POLLS**
- (10.13) RESERVATION NO-SHOWS**
- (10.15) ANNUAL INSTALLATION DINNER DATE**
- (10.17) BROADCAST FAX SERVICE**
- (10.19) ADMINISTRATION PROCEDURES OF AFFINITY PRODUCTS & SERVICES**

SECTION 10 - GENERAL POLICIES

(10.1) CONFIDENTIALITY OF DIRECTORS

If any Director of the Youngstown Columbiana Association of REALTORS reveals confidential information received from the Board of Directors meetings, when in executive session, without prior authorization from the President or the Executive Officer of the Association, the dissemination of confidential information shall be considered cause for removal from the Board of Directors. Proper notification shall be given to such Director and a hearing shall be held in accordance with the Bylaws of the Youngstown Columbiana Association of REALTORS

(10.2) RECORDS RETENTION

All documents of the Youngstown Columbiana Association of REALTORS shall be maintained for a full 3 year period prior to the documents generated in the current year, with the following exceptions:

- 1) Association Charter, Association Articles of Incorporation, Official Bylaws and Rules, Official History, Corporate Records, Legal Records, Tax Records, Tax Returns, Association of Director's agendas and minutes shall be kept permanently;
- 2) All documents and photographs of historical interest and value shall be maintained permanently;
- 3) All financial statement records shall be maintained for a 7 year period;
- 4) Any letters of warning or reprimand placed in a Member's file shall be maintained for a period of 3 years;

(10.3) REVIEW OF ASSOCIATION COUNSEL AND ACCOUNTING FIRM

The Personnel Committee will review the Association/MLS counsel and Association/MLS accounting firm annually during the month of October and report their findings to the Board of Directors at the November Director's meeting. Any recommendations for considerations for association/MLS legal counsel and/or Association/MLS accounting firm may be submitted from the general membership to the Personnel Committee annually by September 1st.

(10.5) PRESIDENT'S GIFT

An amount, not to exceed \$150.00, shall be established for the outgoing President's gift. However, the Board of Directors may approve a higher expenditure at their discretion.

(10.7) MEMORIALS

It is up to the discretion of the Executive Officer to send flowers, fruit baskets or a comparable donation when members are ill or a death occurs. There will be an amount budgeted annually under Memorial Expenses.

(10.9) OFFICIAL CORRESPONDENCE

Any official committee correspondence of the Association, may, upon approval of the President or Executive Officer, carry the signature of the committee chairman.

(10.11) TELEPHONE POLLS

The Board of Directors of the Youngstown Columbiana Association of REALTORS cannot make decisions via telephone poll.

(10.13) RESERVATION NO-SHOW

If you make a reservation for an Association sponsored function and do not attend, you will be billed a minimum fee of \$5.00.

(10.15) ANNUAL INSTALLATION DINNER DATE

The month and date of the annual installation party shall be set each year by the current President working with the Member Services Committee.

(10.17) BROADCAST FAX SERVICE

The association will provide a broadcast fax service at \$.50 per page per office faxed to for our members and \$1.00 per page per office faxed to for non-members with broadcast faxing to be done after normal association business hours. It is to be noted on all such faxes that a fee has been paid to the Youngstown Columbiana Association of REALTORS for this broadcast fax service and that the message contained in the fax is not endorsed by the association.

(10.19) PROCEDURES FOR ADMINISTRATION OF AFFINITY PRODUCTS AND SERVICES

I. Practice

It is the practice of the Youngstown Columbiana Association of REALTORS to offer affinity products and services to its members as a benefit thus serving as a source of non-dues revenue.

NOTE: Affinity products and services are defined as those programs extended to members of the Association that could provide a benefit to them either professionally or personally. The Association is able to offer these products to its members, usually with preferred pricing, because of the utilization of the "group buying power" concept, i.e. the strength of the combined purchasing power of more than 700 members.

No dues dollars are used in the development and maintenance of any of the Association's affinity programs; they are all self supporting programs that are voluntarily purchased by Association members.

Association members and their families are eligible to participate in most of the sponsored programs (certain programs may have some geographic restrictions) and participation may be continued after resignation or retirement from the Association.

II. Purpose

The objectives of the affinity products and services are to offer voluntary programs of economic benefit designed to serve the needs of Association members by providing high quality products at a value. Participation in the Association affinity products and services is voluntary and Association members can be assured that the programs offered represent the best combination of quality, convenience, reliability and service.

Affinity products and services should generate non-dues revenue to the Association.

III. Product/Service Suppliers

The Association's affinity product and service suppliers must meet the rigorous approval process described in the following criteria:

A product or service:

- 1) Should have a broad-based appeal to Association members.
- 2) Should contribute to the Association's ability to attract and/or retain members.
- 3) Should fulfill the personal and/or professional needs of Association members.
- 4) Must be a product of high quality, service and value, at a competitive price.
- 5) Must have a sound historical performance, or, in the case of new products, the supplier must be able to demonstrate capacity to perform via financial resources and management skills, and provide documented projections for performance.

Affinity Product Providers:

- 1) Must agree to work with the Association in the development of an annual plan for marketing the program to Association members as appropriate.
- 2) Must execute promotion of the program as agreed upon.
- 3) Must provide the Association with revenue-generating projections, based upon well-documented history, for the expected Association member participation.

continued on next page

AFFINITY SERVICE CRITERIA

Affinity Product Providers:

- 1) Must agree to make all programs available to all eligible Association members regardless of race, color, religion, sex, disability, familiar status or national origin.
- 2) Must provide an account manager to work on a day to day basis with the Association and Association members if feasible and available.
- 3) Must provide evidence of capacity to service the Association members.
- 4) Must provide adequate toll-free phone access for members.
- 5) Must agree to a predetermined complaint resolution process.
- 6) Must agree to resolve all complaints to both the members' and the Association's satisfaction in the event the service is below the established standards.
- 7) The marketer/broker providing the product or service must agree that the names, addresses and phone numbers of Association members will not be sold, rented, exchanged, used or offered in any manner by the company for any purpose outside the Agreement with the Association. Further, the company agrees that this provision shall survive the termination of the Agreement; and the company, upon termination of the Agreement, shall terminate all use of any membership lists provided by the Association.
- 8) Acknowledge the right of the REALTOR organization to own and control the use of the registered marks REALTOR and REALTORS and the REALTOR R logo. Affinity partners must receive the Association's prior approval before using the Association's name or other trademarks on or in connection with their goods or services.

Suggested language for Agreement:

Neither party shall use the other's trade name, trademarks or service marks, whether owned by the other party or used by the other party pursuant to a license, without the prior written approval of the other party. Neither party shall display or use the other's Marks, nor permit the same to be displayed or used by third parties, except in connection with the performance of this Agreement. Nothing in this Agreement creates in a party any rights in the Marks of the other party.

Neither party shall impugn, challenge, or assist in any challenge to the validity of the other party's Marks, any registration thereof, or the ownership thereof now or in the future. Each party will be solely responsible for taking such actions as it deems appropriate to obtain trademark, service mark, or copyright registration for its respective owner, and all rights with respect to the Marks not specifically referred to in this Agreement shall be and are hereby reserved to the respective owner. The provisions of this paragraph shall survive the termination of this Agreement and shall run to the benefit of the owner of the Marks.

FINANCIAL CRITERIA

Affinity Products Providers

- 1) Will provide necessary documentation of financial resources which will substantiate financial viability, and which can be verified; documentation must substantiate the fiscal condition of the spanning several years, and evidence of current fiscal health.
- 2) Must provide assurances of the safety of members' monies.

continued on next page

AFFINITY SPONSORSHIP PROCEDURES

Prior to recommendation for sponsorship of any affinity products or services, assurances must be made that all of the elements of sponsorship criteria, service criteria and financial criteria, as outlined above have been met. In order to provide such assurances, at the least, the following steps should be taken:

- 1) Secure a written proposal for the product or service, detailing its features, its pricing, its availability to Association members and others.
- 2) Secure a written proposal for projected compensation to the Association based upon sponsorship of the product and/or service.
- 3) Meet with the supplier's representative(s) to discuss the proposed program, seeking answers to questions that the written proposal may not have addressed.
- 4) Secure documentation that provides evidence of the fiscal soundness and history of the proposed supplier.
- 5) Conduct independent research to determine the fiscal soundness of the prospective supplier and the proposed product or service.
- 6) Secure references of other associations that have sponsored the program, including information about the length of sponsorship and number of participants in the program.
- 7) Conduct a reference check.
- 8) Secure a written proposal plan to market the program to Association members, including projected response rates and projected program participation.
- 9) Understand the marketplace for the product/service being proposed, and compare the program to other similar programs currently available in the marketplace.
- 10) Determine the segment of Association members who are eligible to participate in the program.
- 11) Visit the supplier and determine whether the facilities and personnel you see mesh with the proposal that has been made.
- 12) Provide Association management with an analysis of the potential risks associated with sponsorship of the product/service.
- 13) Provide Association management with a written recommendation for sponsorship making reference to all of the above points and indicating how the product/service fared, how the prospective supplier fared, and what the projected benefits are.
- 14) Provide Association management with a draft Contract or Agreement for preliminary review by Association legal counsel.

SECTION 11 - ELECTION PROCEDURES

(11.1) BALLOTS FOR OFFICER AND DIRECTOR ELECTION

(11.2) BALLOT COUNTING COMMITTEE

(11.3) BALLOT COUNTING PROCEDURES

(11.4) BALLOT RETENTION POLICY

SECTION 11 - ELECTION VOTING PROCEDURES

(11.1) BALLOTS FOR OFFICER AND DIRECTOR ELECTION

Ballots are sent, as per the Association Bylaws, within fifteen (15) days but no later than seven (7) days before the first Monday in October each year. Procedures will be as follows:

- 1) One special ballot, one special return envelope with an identifying number and a resume sheet on the Officer and Director candidates will be mailed to each person on the mailing list eligible to vote at the time the mailing is prepared. Directions will be clearly marked on the ballots and indication will be given that failure to follow the directions makes the ballot automatically invalid.
- 2) Ballots must be marked with no more than the designated number of selections possible in each category for the votes in that category to be counted. Fewer selections than the prescribed number are permitted. Ballots must be returned in the official coded ballot envelope in order to be counted.
- 3) Upon receipt of a sealed ballot at the Association Office, staff will take the following steps:
 - a) The ballot will be left sealed.
 - b) The ballot will be date stamped.
 - c) The numbers on the envelopes returned to the Association Office will be checked off against the list of eligible voters.
 - d) Each day the ballots will be bundled together and a count taken and noted on the bundle. Ballots will be given to the Administrative Assistant, or any designee of the Executive Officer for safekeeping
 - e) If a ballot is received with the envelope opened or in anything other than the official coded envelope, it is so noted and kept with the other ballots so the Ballot Counting committee may officially declare it ineligible.
 - f) Any ballots received after noon on the first Monday of October will also be so noted and given to the Ballot Counting Committee to be declared ineligible.
 - g) No absentee or faxed ballots will be permitted. 6/94

(11.2) BALLOT COUNTING COMMITTEE

The Ballot Counting Committee is appointed by the President and shall consist of no fewer than five (5) REALTOR Members. The President will make every effort to ensure that appointees to this committee are not associated with any company of any Officer or Director candidate. 6/94

(11.3) BALLOT COUNTING PROCEDURES

- a) The Ballot Counting Committee will open the sealed envelopes in each other's presence at noon on the first Monday of October.
- b) One (1) person will read the votes aloud, while at least two (2) other people record the votes on a separate tally sheet and the process shall be repeated to ensure the proper count.
- c) At agreed upon intervals, the tally sheets will be counted to be certain they are in agreement before proceeding further with the counting of the remaining ballots.
- d) When all ballots have been counted and all tally sheets agree, all tellers will sign a sheet declaring the winners.

(11.4) BALLOT RETENTION POLICY

Staff will retain the tally sheets, official winner sheet, all ballots and all coded envelopes for a period of ninety (90) days. 6/94.

90 DAY PROVISIONAL REALTOR® MEMBERSHIP PROCEDURES

ATTENTION YCAR BROKERS:

- * A Broker MUST notify the office of the Youngstown Columbiana Association of REALTORS® of any new agents within 30 days of their licensing by the Ohio Division of Real Estate and Professional Licensing.
- * A Broker MUST notify the Association office of any agent transfers or reinstatements within 30 days.
- * Since candidates for REALTOR® membership pay local dues from the first day of the month of application and state and national dues from the first day of the quarter of application, it is logical for Brokers to explain and initiate membership procedures as quickly as possible.
- * **If steps for Provisional Membership are not initiated within 30 days from the date of licensing, the Broker's personal dues will increase for each non-member sales associate whose license remains with the Broker, said dues amount established annually by the Board of Directors prior to October 1st.**
- * After 30 days from the date of a new sales agent's licensing or 30 days from the date of an agent's transfer or reinstatement, a Broker with new agents, transferees or reinstatements who has not notified the Association office of these agents will be fined \$25.00 per month.
- * If a candidate obtains Provisional Membership and does not complete the required steps for full membership within 90 days from the date of application, all Association services and REALTOR® status shall be terminated at the discretion of the Board of Directors.

The new membership procedures of the Youngstown Columbiana Association of REALTORS® reduces the time required to achieve REALTOR® status and also provides candidates for membership with comprehensive association/MLS services on a PROVISIONAL basis. (Provisional is defined as a maximum 90 day period beginning with the date of application.)

TO ACQUIRE ASSOCIATION SERVICES ON A PROVISIONAL BASIS A CANDIDATE MUST:

- 1) Complete and return an application form with a copy of license attached within 30 days from the date of licensing by the Ohio Division of Real Estate and Professional Licensing.
- 2) Membership Records Secretary verify application properly completed.
- 3) Pay a \$125.00 application fee to the Youngstown Columbiana Association of REALTORS®;
- 4) Pay local dues (prorated from the first day of the month of application); state and national dues (prorated from the first day of the quarter of application);
- 5) Pay a \$25.00 application fee to the Ohio Association of REALTORS®;
- 6) Pay the applicable fees for the Multiple Listing Service if Broker is a member.

TO OBTAIN REALTOR® STATUS A CANDIDATE MUST COMPLETE THE FOLLOWING STEPS WITHIN NINETY (90) DAYS FROM THE DATE OF LICENSING:

- 1) Provisional Membership approved by the Board of Directors;
- 2) Applicant must complete the steps outlined above for Provisional status;
- 3) MANDATORY attendance at New Member Orientation class.

